



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Messmer et al.

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Art Unit: 3628

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Serial No.: 09/737,629

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Examiner: Richard C. Fults

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Filed: December 15, 2000

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For: METHODS AND SYSTEMS  
FOR FINDING VALUE AND  
REDUCING RISK

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**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Applicants respectfully request consideration and entry of the following remarks submitted in response to the Office Action dated October 8, 2004 and made final, and the Advisory Action dated March 11, 2005.